



Order Filed on October 21, 2024  
by Clerk  
U.S. Bankruptcy Court  
District of New Jersey

UNITED STATES BANKRUPTCY COURT  
DISTRICT OF NEW JERSEY

**Caption in Compliance with D.N.J. LBR 9004-1(b)**

24-15605 BKMFR01  
BROCK & SCOTT, PLLC  
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Attorneys for Nationstar Mortgage LLC

In Re:

Jose A Galvao

Case No: 24-15533-RG

Hearing Date: November 6,  
2024

Judge: Rosemary  
Gambardella

Chapter: 13

Recommended Local Form

☐ Followed

☒ Modified

**ORDER RESOLVING MOTION TO VACATE STAY  
AND/OR MOTION TO DISMISS  
WITH CONDITIONS**

The relief set forth on the following pages, numbered two (2) through three (3) is **ORDERED**.

**DATED: October 21, 2024**

A handwritten signature in cursive script that reads "Rosemary Gambardella".  
Honorable Rosemary Gambardella  
United States Bankruptcy Judge

Applicant: Nationstar Mortgage LLC  
Applicant's Counsel: Matthew Fissel, Esquire, Brock & Scott, PLLC  
Debtor's Counsel: Scott E. Tanne, Esquire  
Property Involved ("Collateral"): 15 Ridge Lane, Blairstown, NJ 07825

Relief sought: ☒ Motion for relief from the automatic stay  
☐ Motion to dismiss  
☐ Motion for prospective relief to prevent imposition of automatic stay against the collateral by debtor's future bankruptcy filings

For good cause shown, it is **ORDERED** that Applicant's Motion is resolved, subject to the following conditions:

1. Status of post-petition arrearages:

- ☒ The Debtor is overdue for 1 month, from October 1, 2024.
- ☒ The Debtor is overdue for 1 payment at \$2,935.45.
- ☐ The Debtor is assessed for \_\_\_\_\_ late charges at \$\_\_\_\_\_per month.
- ☐ Applicant acknowledges receipt of funds in the amount of \$ \_\_\_\_\_ received after the motion was filed.
- ☒ There is currently \$343.65 being held in Debtor's suspense account

**Total Arrearages Due: \$2,591.80**

2. Debtor must cure all post-petition arrearages, as follows:

- ☐ Immediate payment shall be made in the amount of \$\_\_\_\_\_. Payment shall be made no later than \_\_\_\_\_.
- ☒ Beginning on November 1, 2024 regular monthly mortgage payments in the amount of \$2,935.45 shall resume.
- ☒ Beginning on \_\_\_\_\_, additional monthly cure payments shall be made in the amount of \$431.97 for 5 months and \$431.95 for 1 month.
- ☐ The amount of \$\_\_\_\_\_ shall be capitalized in the Debtor's Chapter 13 plan. Debtor shall file a Modified Plan within 15 days of entry of this Order.

3. Payments to the Applicant shall be made to the following address:

☐ Immediate payment:

\_\_\_\_\_  
\_\_\_\_\_

☒ Regular monthly payment:

\_\_\_\_\_  
Nationstar Mortgage, LLC  
Bankruptcy Department / PO Box 619094  
Dallas, TX 75261-9741  
\_\_\_\_\_

☒ Monthly cure payment:

\_\_\_\_\_  
Nationstar Mortgage, LLC  
Bankruptcy Department / PO Box 619094  
Dallas, TX 75261-9741  
\_\_\_\_\_  
\_\_\_\_\_

4. In the event of Default:

☒ If the Debtor fails to make any regular monthly mortgage payment or any monthly cure payment within thirty (30) days of the date it becomes due, then the Applicant may obtain an Order vacating, terminating, and/or annulling the Automatic Stay as to the Collateral by filing, with the Bankruptcy Court, a Certification specifying the Debtor's failure to comply with this Order. At the time the Certification is filed with the court, a copy of the Certification shall be sent to the Chapter 13 Trustee, the Debtor, and the Debtor's attorney.

☒ If the bankruptcy case is dismissed or converted, this Agreement is void and the instant bankruptcy case will not act to impose the automatic stay against the Applicant's opportunity to proceed against its Collateral without further Order of the Court.

5. Award of Attorneys' Fees:

☒ The Applicant is awarded attorney fees of \$500.00, and costs of \$199.00.

The fees and costs are payable:

☒ through the Chapter 13 plan.

☐ to the Applicant within \_\_\_\_\_ days.

☐ Attorneys' fees are not awarded.